REMARKS

Claims 1-18 have been examined, with claims 1-4 and 8-11 rejected based on prior art. Applicant thanks the Examiner for the indication of allowable subject matter in claims 5-7 and 12-18.

The disclosure has been objected to because the word "schematical" should be replaced with the word "scematic." Applicant has amended to disclosure to make this correction.

Turning to the prior art rejection, claims 1-4 and 8-11 have been rejected under 35 USC 103(a) as being unpatentable over McAdams, Jr. (U.S. Patent No. 4,783,598) in view of Jachimowicz et al. (U.S. Patent No. 5,734,154). Applicant respectfully traverses this rejection for the reasons set forth below.

Independent claim 1 requires a mirror, which is held rotationally movable around two axes and a processor for processing image information. Based on the image information, an actuator moves the mirror. As the processor for processing image information and the mirror are implemented on one chip card, the chip card comprises the data/graphics projections itself, so that a corruption of the output data is extremely difficult.

McAdams discloses a module 10 with an optically coupled data interface. The module 10 comprises an optically responsive window 16. The window 16 may be formed of a plurality of liquid crystal displays (see column 4, lines 37 to 40). When the LCD is off, the window will be substantially reflective and when the LCD is on, the window becomes optically black, so that substantially less light is reflected (see column 4, lines 42 to 45). The window 16 is controlled by electrical signals from a solid-state circuitry 18 (see column 3, lines 3 to 5). The solid-state circuitry typically includes read-only memories or random-access memories (RAMS) (see column 3, lines 4 to 5).

Regarding claim 1, McAdams does not disclose a chip card for generating a two-dimensional image projection with a mirror, which is held rotationally movable around two axes

with reference to the substrate, an actuator for moving the mirror with reference to the substrate and a processor for processing image information for driving the actuator in order to move the mirror.

Jachimowicz discloses a smart card 12 in a visual image display 10. The smart card 12 includes a housing 21 having a microchip 14 (see column 2, lines 49 to 51). The smart card 12 comprises electronics 22 with an image-generation apparatus 20 including a two-dimensional array of light-emitting devices (see column 2, lines 60 to 65). Fig. 8 discloses a visual image display 40. The visual display 40 comprises reflective optical elements 45 and 46, which are affixed to sides 43 and 44. The optical elements 45 and 46 provide for a required amount of reflection, so that a virtual image of a desired size is viewable at an aperture 48 (see column 5, line 63 to column 6, line 3). The visual image display 40 is positioned within the smart card, which needs to be inserted in a card reader of the present invention (see column 6, lines 3 to 5). Hence, the virtual image display 40 allows for the viewing of information contained on a microchip embedded within the smart card (see column 6, lines 5 and 6). Fig. 5 shows an example of a visual display 16. Display 15 includes an image generation apparatus 20 for providing an image on a surface 28. The apparatus 20 produces a virtual image viewable by an eye. The apparatus 20 comprises an array 31 of light-emitting devices (LEDs) (see column 4, lines 51 to 57).

Jachimowicz does not disclose a mirror on a chip card, which is held rotationally movable around two axes with reference to the substrate and an actuator for moving the mirror. Contrary to the Examiner's statement in the Office Action, the virtual image-display 16 on a chip card does not comprise a mirror 65, as the mirror 65 is implemented in a single-fold optical amplifier 52 with a slot, in which a smart card 12 can be positioned (see column 6, lines 47 to 49). Additionally, the mirror 65 is not held rotationally moveable around two axes as Jachimowicz teaches that this reflecting surface is used to reflect light at an angle of approximately 95° (see column 7, lines 27-35).

Moreover, one skilled in the art would not combine the teachings of McAdams and Jachimowicz, as McAdams discloses an optical-coupled data interface on a module 10 with a contactless optical window 16, whereas Jachimowicz teaches a smart card with a virtual image

display 16. McAdams does not suggest to a person skilled in the art to implement a virtual display in the optical window 16, as data need be conveyed only in a binary-coded format, such as an on or off via an optical shutter in the window 16 (see column 4, lines 48 to 57). The implementation of a virtual display in the window 16 would result in further efforts and costs for the manufacturing of the module 10.

Even if one skilled in the art were to combine the teachings of McAdams with the teachings of Jachimowicz, the result would be a module with an optical window 16 with an image-generation apparatus 20 including semiconductor electronics, such as a light-emitting device array 31. Jachimowicz does not suggest implementing a rotationally-movable mirror on a module 10 in the optical window 16 in McAdams

Independent claim 1, along with dependent claims 2-9, is therefore patentable over the applied references.

Independent claim 10 requires a chip card-reading device comprising a chip card holding means, which holds the chip card so that the mirror is visible from the outside. Hence, a user can monitor himself any time that texts or graphics generated by the chip card do not simulate wrong facts.

McAdams does not suggest a chip card holding means in a chip card reading device and a light source holding means for holding a light source holding means for holding a light source in order to orient the system, so that the light beam may fall onto the mirror of the chip card. Also, as admitted by the Examiner, McAdams does not suggest that the chip card holding means is further implemented, so that it may hold the chip card, so that the mirror is visible from the outside.

Jachimowicz does not disclose a chip card reading device with a chip card holding means, wherein the chip card holding means is implemented, so that it may hold the chip card, so that the mirror is visible from the outside. Contrary to the Examiner's statement in the Office Action, Jachimowicz does not disclose this feature in Figs. 3 and 4. Rather, Fig. 4 shows a smart card 12 with an image generation apparatus 20 in an accessory component 17. Even if the image generation

apparatus 20 in the smart card were to comprise a mirror, Jachimowicz still would not suggest the mirror being visible from the outside. As can be seen from Fig. 4, the image generation apparatus 20 is not visible from the outside, as it is covered by the housing of the visual image display 16.

Independent claim 10, along with dependent claims 11-18, is therefore patentable over the applied references.

In view of the above, Applicant believes the pending application is in condition for allowance.

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Respectfully submitted,

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